



BUSINESS FOR BETTER SOCIETY

# Scaling Microbusiness Solutions for Sustainable Impact in Africa

April 2025

# Executive Overview

The Business for Better Society (BBS) Microbusiness Incubator program presents a transformative solution to combat generational poverty by empowering women and youth entrepreneurs in developing regions. A microbusiness, defined as a very small enterprise typically run by a single owner with fewer than five employees, serves as a vital stepping stone for individuals seeking economic independence and stability.

Our pilot program in Kenya's Homa Bay region has demonstrated remarkable success, launching 120 independent microbusinesses and establishing a women's tabletop lending group that has grown to 45 members. The impact has been substantial, with participating households experiencing an average income increase of 121%. This additional income has primarily been directed toward essential needs, including healthcare access and children's education, creating a ripple effect that extends beyond individual entrepreneurs to benefit entire families and communities.

The BBS Microbusiness Incubator model combines entrepreneurial skill development with strategic microlending to provide comprehensive support for aspiring business owners. Working in partnership with established local non-profit organisations, we ensure culturally appropriate implementation and sustainable community engagement. Our approach focuses specifically on supporting women and youth, who often face the greatest barriers to economic participation yet show tremendous potential for driving positive change in their communities.

Building on the Kenyan pilot, BBS is now poised to expand this proven model to South Sudan, and Malawi. This expansion will allow us to replicate our methodology while adapting to local contexts and needs. Through these strategic growth initiatives, we aim to create a scalable solution that can be implemented across multiple regions to address poverty at its roots.

The following document outlines the program structure, introduces our trusted local non-profit partners, and details our expansion strategy.

# About Business for Better Society



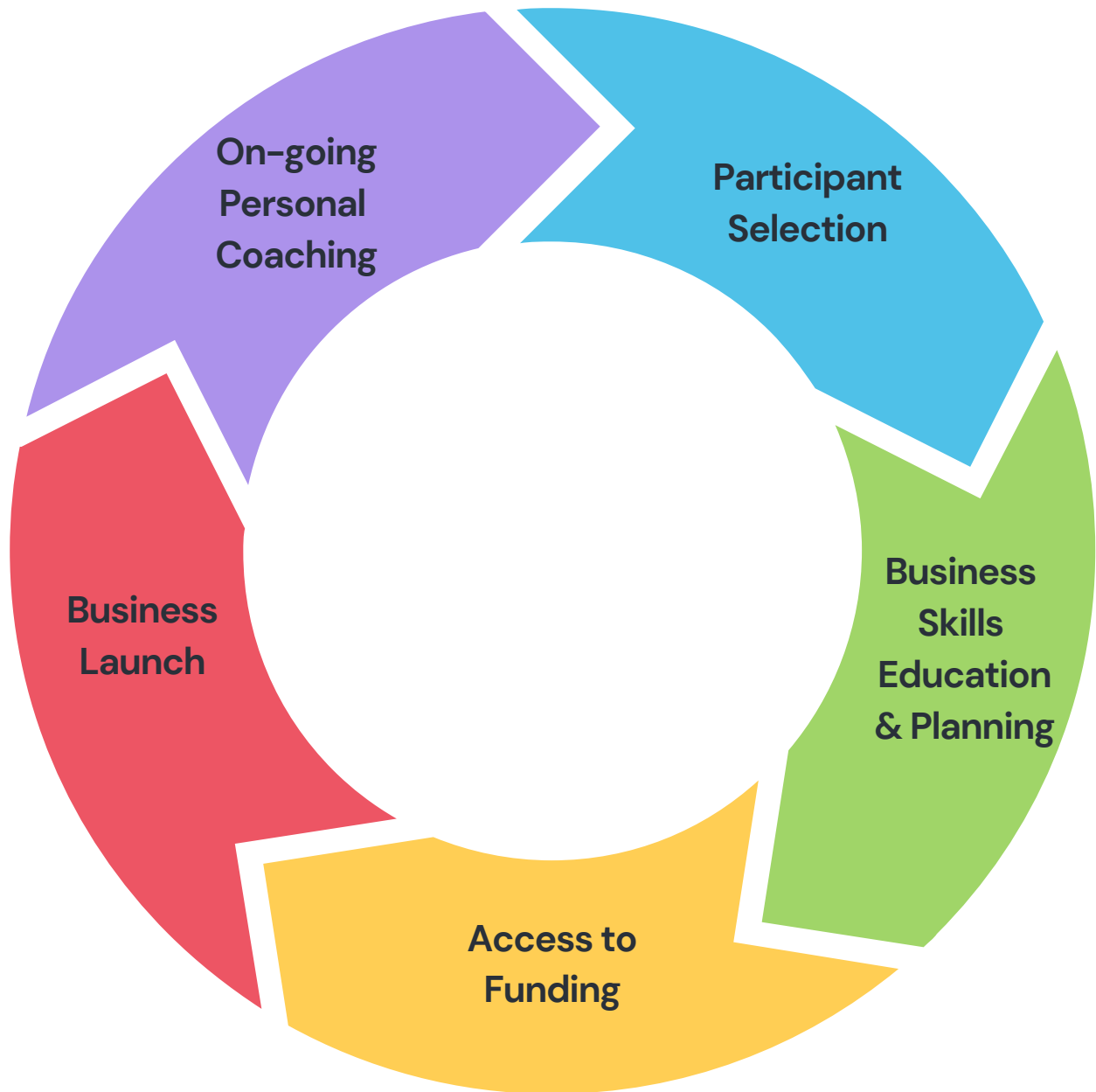
At Business for Better Society (BBS), our mission is to drive lasting, meaningful change in communities worldwide through collaboration, innovation, and transparency. We believe that real transformation starts at the local level, which is why we partner with grassroots nonprofits.

We recognise that sustainable impact can be achieved through many forms of giving – whether it's through financial support, mentorship, technical assistance, volunteering, training, internships, or providing essential resources. Our focus is on working with nonprofits not based on their sector of work or region in the world but through a shared dedication to creating purposeful and enduring change. Together, we are committed to building a better society for all.

Our values form the foundation of our work and guide our approach to creating positive change. Integrity, credibility, accountability, and transparency are at the core of our operations, driving us to pursue excellence through best practices, innovation, and continuous learning. We embrace a holistic view of giving, acknowledging that contributions can take various forms beyond financial resources, including mentorship, technical support, volunteering, training, internships, and practical supplies. Our global perspective extends beyond the developing world, as we strive to make a meaningful impact across diverse communities worldwide. While recognising that not all impact is easily quantifiable, we are committed to measuring and reporting our results using both quantitative and qualitative evaluation methodologies, ensuring that we can assess and communicate the true value of our work effectively.

As a Hong Kong-registered charity, BBS undergoes an annual independent audit to ensure compliance with Hong Kong regulatory authorities. Additionally, as a permanent partner of GlobalGiving, we are reviewed every two years to maintain our standing as a permanent partner. This review encompasses our board, accomplishments, finances, and partnerships.

# Microbusiness Incubator General Framework



# Microbusiness Incubator Overview

The incubator is based on a simple framework that can be easily replicated across markets and it can also be easily customised to reflect local conditions.

The framework consists of:

1. Participant selection to create a cohort of on average 20 participants.
2. Participation of the cohort in the Street Business School program.
3. Business plan creation and the launch of the new ventures.
4. Ongoing personal coaching and business site visits.
5. Access to funding as microloans that are no-interest or low-interest.

The Street Business School is an innovative entrepreneurship program designed to empower women living in poverty to become successful business owners and lift themselves and their families out of economic hardship. SBS's primary purpose is to provide individuals with practical business skills, confidence, and ongoing support to start and grow sustainable microbusinesses.

The curriculum is uniquely tailored to meet the needs of women, and youth, who may lack formal education, making it accessible and effective across various cultural contexts. The program is structured to teach participants how to launch and manage small businesses without requiring significant startup capital or loans, fostering self-reliance and financial independence.

The SBS modules include:

- Getting out of your comfort zone
- Business opportunity identification
- Finding capital and starting small
- Record keeping and bookkeeping
- Market research
- Business planning
- Growing your customer base
- Money management

SBS employs an innovative tracker that allows for various baseline and post program measurements. The data collection is facilitated through TaroWorks, which allows for offline data collection that can be synced at a later time. The Impact Tracker allows for detailed monitoring and program evaluation, and is an important part of our impact measurement process and reporting back deliverables to all donors.



# Access To Funding

Following completion of all SBS modules and business planning, participants become eligible for a US\$50 microfinance loan with minimal to no interest to launch their enterprise.

This seed funding enables the purchase of essential equipment and inventory tailored to participants' needs. For example, in South Sudan, participants will acquire salt for fish preservation and fishing nets to support their fishing operations. In other locations, the funding would help individuals opening fresh produce stands to acquire the necessary stalls, while tailors could use the loans to purchase fabric and thread for their businesses.

Loan repayment begins after an initial grace period, allowing business owners to build savings from initial profits. Individual repayment schedules are established when participants enter the incubator program.

These loans operate on a revolving fund model, with repayments funding future cohort participants. Interest rates of 5–10% are recommended by our local NGO partners, with the exception of South Sudan where zero-interest loans are advised due to ongoing political instability. This approach positions the South Sudan program as humanitarian support for vulnerable populations.

Our microloan repayment rates of 95–99% align with broader data on women entrepreneurs in rural Africa. These exceptional repayment statistics have established women as preferred borrowers for microfinance institutions, given their demonstrated reliability and productive use of capital.

# Ongoing Coaching

Following the launch of the participant's businesses, the Street Business School certified trainers will shift to their coaching role.

Through the coaching sessions the participants receive personalised support and guidance. These coaching sessions aim to help participants apply their newfound skills in real-life business settings.

The coaching process numerous benefits:

- Builds Confidence and Self-Esteem. Coaching provides a supportive environment where women gain confidence in their abilities.
- Practical Application of Knowledge. Participants apply the theoretical knowledge gained during the SBS modules to real-life business settings with coaches guiding them in implementing strategies and lessons learned, bridging the gap between theory and practice.
- Tailored Support and Guidance. Coaching offers personalised support based on the specific needs and challenges faced by individual participants. Coaches addressed unique business situations, providing practical advice for overcoming obstacles.
- Improved Business Practices. Participants receive guidance on essential business practices, such as effective record-keeping, financial management, and customer care. This leads to improved efficiency, better decision-making, and the establishment of sustainable business practices.
- Goal Setting and Planning. Coaches assist participants in setting realistic and achievable business development goals. Planning for the future and strategic decision-making are emphasised, contributing to long-term success.
- Enhanced Financial Literacy. Money management skills are reinforced, leading to improved financial control and stability. Participants gain a better understanding of budgeting, savings, and resource allocation.
- Encouragement of Creativity and Innovation. Coaches foster a culture of creativity and innovation, encouraging participants to explore new business ideas and diversify their ventures.
- Increased Resilience. Through coaching, women learned to navigate challenges, setbacks, and uncertainties commonly faced in entrepreneurship.
- Celebration of Achievements. Coaching sessions provided a platform for celebrating successes, both big and small. Recognising achievements boosted morale and motivated participants to continue their entrepreneurial journey.

# Homa Bay Kenya Pilot

BBS, in collaboration with the Kenyan non-profit Activate Action, has been operating the microbusiness incubator in the Homa Bay region for the past three years. Over this period, five cohorts have participated, resulting in the launch of 150 businesses. Today, 120 of these businesses are still operational, along with a fully registered women's tabletop loan group recognized by the Kenyan government.

## **The Impact of Kenyan Floods in 2024**

The difference of 30 businesses reflects the devastating impact of the 2024 Kenyan floods, which caused significant damage across the country. In Homa Bay, one of the hardest-hit areas was the Nyalkinyi Estate, where 30 of the businesses launched through the incubator were located. Faced with these losses, the women affected formed a group to collectively generate revenue and provide financial support to one another.

Using their training from the Street Business School (SBS), the women identified a community need—rentable plastic chairs for events—and established a chair rental business. This initial venture enabled them to launch additional income-generating activities, including a fishmonger business and a small-scale agricultural program to grow vegetables for wholesale. The revenue from these activities funds low-interest tabletop loans for group members, helping them re-establish their individual businesses. The group has since grown to include 45 women.

## **Program Structure and Support**

Before starting the SBS program, each participant provided baseline data collected by Activate Action and uploaded to the SBS Impact Tracker. This data was used to measure household income and other key metrics before, during, and after the program to assess progress and impact.

Each cohort of the incubator participated in modules delivered by certified SBS trainers from Activate Action. Following the completion of the SBS program, participants received a one-time grant of USD \$50 to help launch their businesses. Trainers then transitioned into coaching roles, providing ongoing support through site visits. These visits focus on identifying challenges, exploring opportunities, and planning next steps for business growth.

## **Business Outcomes**

The businesses launched are deeply rooted in the local economy and span various industries, including fresh produce stands, snack vendors (e.g., samosas and French fries), tailoring services, fishmongers, egg sales, second-hand clothing sales, and charcoal trading. These businesses not only contribute to household income but also strengthen the overall economic fabric of the Homa Bay region.



# Collaborating With Local Non-Profits

Partnering with grassroots non-profits is central to our mission, ensuring programs like the incubator are grounded in local realities while benefiting from BBS's global expertise. Together, we create innovative, impactful initiatives deeply rooted in the communities they serve.

## **Vetting Process for Local Partners**

Each non-profit undergoes a vetting process designed by BBS board member Ms. Vina Nadjibulla, a former UN diplomat with extensive experience vetting organisations in conflict zones for eligibility to receive UN aid or partnership. Many of our partner non-profits come to us through referrals from board members or our extended network, ensuring a high standard of reliability and commitment.

## **Building the Incubator Program Together**

We will work in close collaboration to refine the microbusiness incubator program to understand the local context, identify community needs, and align program objectives with the strengths of the local partner. Throughout the program, we regularly assess progress, identify challenges, and work together to find solutions. This collaborative problem-solving approach helps maintain program effectiveness and allows for real-time adjustments. Together we proactively identify and evaluate opportunities that arise during the program. This could include scaling successful elements, piloting complementary initiatives, or leveraging additional resources to expand the impact.

## **Empowering and Building Capacity of Local Non-Profit Partners**

A key element of our strategy is to build the capacity of local non-profit partners, ensuring they are equipped for long-term success and professional growth.

- **Certification and Training:** Sponsoring two staff members from each non-profit to become certified trainers through the Street Business School (SBS) program, enabling them to facilitate modules and provide ongoing coaching.
- **Professional Coaching:** Offering access to International Coaching Federation (ICF) through our Coaching for a Better Society initiative.
- **Mindfulness Program:** Inviting teams to participate in the 8-week annual mindfulness program to enhance focus and resilience.
- **Technical Expertise:** Providing access to specialists, such as agronomists and communication experts, to address specific program needs.

This commitment to capacity building ensures that local partners grow as organisations capable of expanding their reach and impact. By strengthening their skills and operational capacity, we lay the foundation for a sustainable, community-driven approach to development.

# Expansion Target Locations

Building on the success and key learnings from the Kenya pilot, BBS has mapped out an expansion of the incubator. For each new location, BBS is collaborating with local non-profits to ensure that the incubator reflects the local narrative and priorities.

## **Blantyre and Mulanje Districts**

### **Malawi**

BBS will partner with Chitani Community Sustainable Development Organisation (CHICOSUDO) to launch an incubator program focused on rural villages in two districts where poverty levels exceed the national average in Malawi.

Alongside the general framework of the incubator, the program will include the formation of a village tabletop savings and loan group, of which all participants will be members. This initiative will provide access to low-interest business loans, with repayments reinvested into the group and future cohorts. CHICOSUDO aims to emphasise savings and budgeting, addressing a generational lack of savings culture and financial literacy. By instilling these practices, the program seeks to foster long-term financial stability and resilience among participants.

## **Jonglei State**

### **South Sudan**

BBS and SPEAK Uganda will also collaborate on a program in South Sudan, specifically in Jonglei State, where the effects of conflict are particularly severe. Widespread displacement and ongoing insecurity have deeply undermined economic stability in the region.

Women in Jonglei have faced unique challenges, with many becoming widows and sole providers for their families due to the conflict. Fishing, traditionally dominated by men, has become an essential economic activity for these women, offering a vital means of coping with the hardships of displacement and instability.

The incubator will focus on supporting women in the fishing sector. SPEAK Uganda, through its work in the community, has identified a critical need: many women lack essential business skills, particularly in financial literacy and bookkeeping. The program will address these gaps, empowering women to better manage and grow their fishing businesses, thereby fostering economic resilience and stability.

# Introducing The Local Non-Profit Partners

## **SPEAK Uganda**

SPEAK's mission is to facilitate peacebuilding approaches that foster relationships across tribal divides while addressing poverty and unemployment as conflict triggers. The organisation aims to achieve this through various objectives, including facilitating inter-tribe relationship building, creating safe spaces for youth innovation, promoting peaceful coexistence through cultural and community activities, increasing access to girl child education, supporting skill development for self-reliance, and promoting environmental protection for sustainable peace.

SPEAK Uganda, led by founder Mr. Kuol Arou, will serve as the local implementation partner for all proposed work. Kuol, who holds a bachelor's degree in procurement and logistics, has extensive experience in peacebuilding and leadership, having participated in various prestigious programs. His personal background, significantly affected by war and displacement, drives his commitment to working with South Sudan's displaced and vulnerable groups, particularly youth.

## **Chitani Community Sustainable Development Organisation (CHICOSUDO)**

Chitani Community Sustainable Development Organisation (CHICOSUDO) is a Malawian non-profit organisation founded in 2004 and registered with the Malawi Government in 2007. The organisation's mission is to alleviate poverty, hunger, disease, injustice, and illiteracy among marginalised women and children through information development, empowerment, and advocacy. CHICOSUDO was established in response to the increasing rates of pregnant girls in the Lunzu area, high HIV rates among women and youth, and the challenges faced by widows, orphans, and vulnerable children in meeting their basic needs.

CHICOSUDO focuses on empowering disadvantaged and unemployed women, survivors of child marriages, and single mothers through various initiatives. The organisation provides vocational skills training, such as stitching, tailoring, and embroidery, as well as business training to help women become self-reliant. Additionally, CHICOSUDO conducts community health education, raises awareness about women's rights, and implements savings programs to support women in starting their own businesses. With a team of 5 staff members and 20 volunteers, CHICOSUDO works to improve the economic status of women and break the cycle of poverty and child marriages in Malawi.

# Impact Reporting

Our reporting strategy will ensure transparency, accountability, and effective communication throughout the project. Our reporting will include:

1. Training sessions documentation including learning outcomes, attendance records and participant feedback.
2. Impact measurement through utilisation of the Street Business School (SBS) Impact Tracker.
3. Crafts incubator photo log and documentation of the crafts master trainer sessions, showcasing the progress and achievements of participants.
4. Details on the business start-ups including opportunities, challenges faced, and next steps.

What is the SBS Impact Tracker? It is a proprietary, customised evaluation system that gathers and reports SBS impact and program management data in a real time global dashboard on a 24/7 basis, in a robust way that allows for thoughtful decision-making, critical impact evaluation and systematic stakeholder reporting.

The SBS trainers will use a phone/tablet-based data collection program (built on the TaroWorks platform and powered by Salesforce) which feeds into the Tracker. Data can be collected offline, in the field, and then synced with the cloud once the user has an internet connection.

# Sustainability

The incubator's sustainability strategy adapts to each location's unique context, informed by local expertise and regional conditions.

The revolving loan fund forms the financial backbone of sustainability, with microloan interest supporting operational costs and future cohorts through careful financial management.

In addition, in Ndegeya and South Sudan a form of a pay-it-forward model will engage program graduates as mentors and financial contributors, creating a self-perpetuating support network.

Impact reporting is essential across all locations to capitalise on potential funding opportunities. Specifically, in Malawi and Adjumani, developing impact metrics to produce comprehensive reports that emphasise long-term outcomes and broader value—beyond numerical data—will be critical for forging strong partnerships. In Malawi, this will support collaboration with the local government, which requires proof of concept. In Adjumani settlements, the UNHCR is focused on identifying scalable projects for implementation in other regions, leveraging the success of previous collaborations with our non-profit partner.

In the Adjumani settlements, revenue sharing from participant-developed products, such as the crafted products, provides additional funding for future cohorts.

BBS will continue to actively pursue additional funding opportunities through established networks and new partnerships, such as the RSA grant program detailed on the following page.

This comprehensive approach ensures long-term program viability while remaining responsive to local conditions and expansion opportunities. The combination of local leadership, financial mechanisms, and community engagement creates a resilient framework for sustained impact across all program locations.

# Previous Grants

In 2023 BBS was awarded one of ten 10,000 GBP Scale-Up grants from The Royal Society of Arts, Manufactures, and Commerce (RSA), to expand the Kenyan microbusiness incubator. The grant was successfully implemented throughout 2023 and wrapped in early 2024.

BBS was eligible for this grant because Ms. Kelly Brantner, CEO, is a fellow of the RSA. The Royal Society of Arts (RSA) is a prestigious British institution founded in 1754, dedicated to driving social progress and innovation across arts, manufacturing, and commerce. Located in London, the RSA is a global network of approximately 31,000 Fellows who work to address critical societal challenges through research, entrepreneurship, and creative problem-solving. With a rich history of promoting education, scientific advancement, and social improvement, the organisation has been instrumental in initiatives ranging from establishing national examinations to launching the famous blue plaque scheme. Today, the RSA continues to be a thought leadership platform that seeks to transform innovative ideas into practical solutions that can help people, places, and the planet thrive, maintaining its legacy as a catalyst for positive social change.

In 2021, BBS was awarded through the Hope in Crisis Fund of GlobalGiving a grant of US\$50,000 for emergency humanitarian aid and long-term projects in the DR Congo. This funding was rolled out throughout 2022 and the implementation partner was Remember Youth for Change.

GlobalGiving is a non-profit organisation, registered in the United States and the United Kingdom, that serves as a global crowdfunding platform and marketplace for philanthropy. The Hope in Crisis Fund is their strategic philanthropic initiative designed to provide critical support to communities experiencing overlooked and underfunded humanitarian crises worldwide. By raising over \$700,000 and leveraging GlobalGiving's \$500,000 investment, the fund supports local partners responding to immediate and long-term needs in regions experiencing conflicts and disasters that often receive minimal media attention. Through careful collaboration with community leaders and comprehensive research, the Hope in Crisis Fund aims to ensure that no communities are forgotten, offering a lifeline to populations most vulnerable during complex humanitarian emergencies.

We believe that our track record of grant and donor implementation, combined with our deep understanding of the local context, positions us uniquely to make the most of your support.



